

(English version)

**Question for written answer E-002917/26
to the Commission
Stanisław Tyszką (ESN)
(14 July 2026)**

Subject: Extension of digital euro obligations to Polish banks

On 9 July 2026, the European Parliament approved the opening of interinstitutional negotiations on the digital euro. According to Parliament's mandate, a bank registered in a country outside the euro area would be obliged to provide basic digital euro services if it serves more than 400 000 people living in the euro area or at least 5% of the population of one euro area country for three consecutive years.

This arrangement could extend the impact of implementing the CBDC to the banking sector of a country that has not adopted the euro, and see institutions operating in that country charged the costs of handling a currency that is not its legal tender. While the draft does allow customers to be referred to a branch or subsidiary within the euro area, it does not clearly specify what obligations a bank in Poland continues to have.

1. How many banks registered in Poland would currently meet the specified criteria?
2. Does the Commission consider it proportionate to oblige Polish banks to bear the costs of implementing the digital euro, even though Poland remains outside the euro area?
3. Does referring customers to a branch or subsidiary in the euro area entirely exempt Polish banks from the need to adapt its systems and other technical, organisational and reporting obligations?

Submitted: 14.7.2026

**Answer given by Mr Dombrovskis on behalf of the European Commission
(10 September 2026)**

Following the European Parliament's mandate of 9 July 2026 and the Council's mandate of 17 December 2025, trilogue negotiations are ongoing.

Both institutions have introduced activation thresholds for non-euro-area credit institutions. However, these thresholds differ and are not yet finalised. The Commission cannot prejudge the outcome of the negotiations.

No Polish bank would be required to offer digital euro services domestically. Under the co-legislators' respective negotiating positions, Polish banks would only be required to provide digital euro services on request to euro area clients if their euro area customer base exceeds pre-defined thresholds.

Should thresholds be eventually agreed by co-legislators, assessing which institutions would fall under this obligation would be the responsibility of the Polish competent authorities, in coordination with the European Central Bank.

Any agreed threshold will need to comply with the principle of proportionality, aiming to ensure that the distribution obligation applies where an institution incorporated outside the euro area durably serves a euro-area customer base at a sufficient scale to justify the burden created by the obligation to provide access to digital euro services.

Both co-legislators' mandates provide that a credit institution incorporated outside the euro area may refer eligible clients to its branch or subsidiary located in the euro area, and that such a referral is deemed to fulfil the distribution obligation in the context of these proposals.

If the respective euro area branch or subsidiary takes the referred client on board, its parent entity headquartered outside the euro area may be effectively relieved of all technical or organisational obligations under certain conditions, which would need to be assessed on a case-by-case basis.
